

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

WANDA IVELISSE HERNANDEZ DE LA ROSA

Case No. 22-00732-MCF

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> [] Prose <input type="checkbox"/> [] Appearing:	Date & Time: 4/20/2022 3:20:00PM <input checked="" type="checkbox"/> [X] R <input type="checkbox"/> [] NR LV: 12,577 (pv:\$ 14,588) <input checked="" type="checkbox"/> [X] This is debtor(s) 2 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"><u>Department of Treasury by Ms. Minoshka Velez</u></div>
II. Oath Administered <div style="text-align: center;"><input checked="" type="checkbox"/> [X] Yes <input type="checkbox"/> [] No</div>	
III. Plan Date: 03/17/2022 Base: \$25,380.00 Payments 1 made out of 1 due. Confirmation Hearing Date: 5/27/2022 2:15:00PM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) \$4,000.00 - \$262.00 = \$3,738.00	
IV. Status of Meeting <input checked="" type="checkbox"/> [X] Closed <input type="checkbox"/> [] Not Held <input type="checkbox"/> [] Held/Continued <input type="checkbox"/> [] Held/Not Closed <input type="checkbox"/> [] Continued Continued Date: Comments:	
 <input type="checkbox"/> [] M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> [] Appear: <input type="checkbox"/> [] Commence payments <input type="checkbox"/> [] Keep payments current <input type="checkbox"/> [] does (do) not qualify as a debtor (§109): <input type="checkbox"/> [] MTD Already filed, see Docket: <input type="checkbox"/> [] Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

- ☐ Feasibility
- ☐ Insufficiently funded
- ☐ Unfair discrimination
- ☐ Fails disposable income
- ☐ Fails liquidation value test
- ☐ Insuarence quote

- ☐ No provision for secured creditor(s)
- ☐ Tax returns missing
 - ☐ State - years
 - ☐ Federal - years

Pending/Items/ Documents:

- ☐ DSO Recipient's Information
- ☐ Evidence of being current with DSO
- ☐ Evidence of income

- ☐ Monthly reports for the months
- ☐ Public Liability Insurance
 - ☐ Premises
 - ☐ Vehicle(s):
 - ☐ Licenses issued by:

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Trustee's objection to confirmation

☐ Objection to Confirmation

☐ Oral objection by creditor

ACP: 3 HH: 2 LINE 45:

Atty fees: per Appl. \$4,000 – 0 = 4,000

Previous case: 18-04639 mcf

1. ISSUES WITH LIQUIDATION VALUE TEST, §1325(a)(4): Debtor divorced in 1995. Debtor avers that real property is half hers and half her husband. She avers that former spouse did not pay mortgage over property for past 23 years. Interest in schedule A/B should be clarified and amended as debtor has an additional credit over the real property.

As a preliminary assessment without consideration of the above; Plan has a liquidation value at present value of \$14,588 that needs to be considered at part 5 box #4.

2. ISSUE WITH SECTION (Tax returns), §1325(a)(9): State tax returns: Provide evidence of filing 2019 and 2020, as requested by Department of Treasury.

The following party(ies) object(s) confirmation:

s/Elvis Cortes

Date: 04/20/2022

Trustee/Presiding Officer

(Rev. 05/13)